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PTO/SB/08A (10-01)
Approved for use through 10/31/2002. OMB 0651-0031

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Substitute for form 1449A/PTO		Complete if Known	
		Application Number	09/613,615
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)		Filing Date	7/11/2000
		First Named Inventor	Cheryl L. NEOFYTIDES
		Art Unit	2164
		Examiner Name	G. Akers
		Attorney Docket Number	10722-32691
Sheet	1	of	2

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number - Kind Code ² (if known)			
	1	US- 5,220,501	6/15/1993	Lawlor et al.	
	2	US- 5,555,496	9/10/1996	Tackbary et al.	
	3	US- 5,699,528	12/16/1997	Hogan	
	4	US- 5,826,241	10/20/1998	Stein et al.	
	5	US- 5,960,412	9/28/1999	Tackbary et al.	
	6	US- 6,029,150	2/22/2000	Kravitz	
	7	US- 6,032,133	2/29/2000	Hilt et al.	
	8	US- 6,070,798	6/6/2000	Nethery	
	9	US- 6,098,053	8/1/2000	Slater	
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	11	US- 6,122,625	9/19/2000	Rosen	
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	13	US- 6,175,823 BI	01/16/2001	Van Dusen	
	14	US- 6,246,996 BI	6/12/2001	Stein et al.	
	15	US- 5,757,917	5/26/1998	Rose et al.	
		US-			
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FOREIGN PATENT DOCUMENTS								
Examiner Initials*	Cite No. 1	Foreign Patent Document			Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T
		Country Code 3	-Number 4 -	Kind Code 5 (if known)				
	1	EP	0 949 596	A2	10/13/1999	Golvin et al.		
	2	WO	00/22559	A1	04/20/2000	Slater		
	3	WO	00/67177	A2	11/09/2000	Levchin et al.		
	4	WO	00/54122	A2	09/14/2000	Taggart et al.		
	5	EP	1 077 436	A2	02/21/2001	Pinell		
	6	WO	00/79452	A2	12/28/2000	Hutchison et al.		
	7	WO	01/04816	A1	01/18/2001	Elder		

Examiner Signature		Date Considered	8/16/02
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Examiner Initials	Cite No. 1	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s) publisher city and/or country where published	T2
CA	1	dotBANK; "The way to send and receive money on the Internet"; retrieved from the Internet on 2/7/2000 at http://www.dotbank.com/ ; Pages 1-7.	
ch	2	AmeriNet, Inc.; "The Best Idea in Payment Systems since the Credit Card"; retrieved from the Internet on 2/7/2000 at http://www.devit-it.com/ ; Pages 1-8.	
or	3	TransPoint; "The Way to Pay Online the service"; retrieved from the Internet on 2/10/2000 at http://www.transpoint.com/service_questions.asp ; Pages 1-12.	
g	4	Intell-A-Check! "The Way to get Paid."; retrieved from the Internet on 2/07/2000 at http://www.icheck.com/ ; Pages 1-7.	
HA	5	TeleCheck; "Making Checks our Responsibility"; retrieved from the Internet on 2/7/2000 at http://www.telecheck.com/home/home.html ; Pages 1-8.	

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